



Order Filed on August 3, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Robert Horner Gott and Christine Paula  
Gott

Case No.: 16-18600

Hearing Date: 8/2/2016

Judge: Kathryn C. Ferguson

Chapter: 7

Recommended Local Form:  Followed  Modified

## ORDER DENYING MOTION TO APPROVE REAFFIRMATION AGREEMENT

The relief set forth on the following page is hereby **ORDERED**.

.....  
  
**DATED: August 3, 2016**

  
\_\_\_\_\_  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

A motion to approve a reaffirmation agreement having been filed on July 19,  
20 16 by Toyota Motor Credit (2014 Tacoma) for entry of an order as set forth above, all  
interested parties having been duly served, the Court having considered all of the papers  
submitted, along with any arguments of counsel, and the Court having found that the Debtor(s)  
has/have performed all steps necessary under 11 U.S.C. § 524(c) to reaffirm the proposed debt;  
and the Court having been unable to make the findings under 11 U.S.C. § 524(c)(6) required to  
approve the reaffirmation agreement; it is

ORDERED that the aforesaid motion is denied.

The successful party shall serve this order on the debtor, any trustee, and all parties who  
entered an appearance on this matter.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Robert Horner Gott  
 Christine Paula Gott  
 Debtors

Case No. 16-18600-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Aug 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2016.

db/jdb #+Robert Horner Gott, Christine Paula Gott, 13 Barbados Drive S, Toms River, NJ 08757-4045

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 05, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2016 at the address(es) listed below:

Andrea Dobin [ecftrusteead@trenklawfirm.com](mailto:ecftrusteead@trenklawfirm.com), [NJ55@ecfcbis.com](mailto:NJ55@ecfcbis.com)  
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK et al... [dcarlon@kmllawgroup.com](mailto:dcarlon@kmllawgroup.com), [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)  
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON [dcarlon@kmllawgroup.com](mailto:dcarlon@kmllawgroup.com), [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)  
 William H. Oliver, Jr. on behalf of Joint Debtor Christine Paula Gott [bkwoliver@aol.com](mailto:bkwoliver@aol.com)  
 William H. Oliver, Jr. on behalf of Debtor Robert Horner Gott [bkwoliver@aol.com](mailto:bkwoliver@aol.com)

TOTAL: 5